

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Main Phone: 609-250-0700  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
Bank of America, N.A.

In Re:  
Richard W. Camperlino, Jr. & Marleen R.  
Camperlino,  
  
Debtors.



Order Filed on August 24, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 13-21672-KCF

Adv. No.:

Hearing Date: 8/9/2017 @ 9:00 a.m.

Judge: Kathryn C. Ferguson

**ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: August 24, 2017**

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson", is written over a horizontal line.  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Ricahrd W. Camperlino, Jr. & Marleen R. Camperlino

Case No: 13-21672-KCF

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bank of America, N.A., Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 302 Cliffwood Avenue, Cliffwood, NJ 07721, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Marc Capone, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 27, 2017, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 15, 2015 through July 15, 2017 for a total post-petition default of \$16,981.80 (30 @ \$566.06); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtors shall make a payment of \$3,000.00 directly to Secured Creditor no later than August 31, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$13,981.80 will be paid by Debtors remitting \$1,398.18 per month in addition to her regular monthly mortgage payment, which additional payments shall begin on August 15, 2017 and continue for a period of ten months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume August 15, 2017, directly to Secured Creditor Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933 (Note: The amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage. This is a Daily Simple Interest Loan and accrues daily interest. In the event of a default, additional interest may accrue over and above the payment amount from the date of the last payment to the date of the next payment. In such cases, payments are applied to cover interest first and no principal is being applied until all interest is satisfied.); and

It is further **ORDERED, ADJUDGED and DECREED** that for the duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Richard W. Camperlino, Jr.  
Marleen R Camperlino  
Debtors

Case No. 13-21672-KCF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2017.

db/jdb Richard W. Camperlino, Jr., Marleen R Camperlino, 302 Cliffwood Ave,  
Cliffwood, NJ 07721-1130

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 27, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation, Servicer for  
Nissan-Infiniti LT ecfmail@mortoncraig.com, mortoncraigecf@gmail.com;mhazlett@mortoncraig.com  
Marc C. Capone on behalf of Debtor Richard W. Camperlino, Jr. mcapone@caponeandkeefe.com,  
docs@caponeandkeefe.com  
Marc C. Capone on behalf of Joint Debtor Marleen R Camperlino mcapone@caponeandkeefe.com,  
docs@caponeandkeefe.com  
Robert A. Rich on behalf of Creditor RBS Citizens rrich2@hunton.com

TOTAL: 8